

Certificate Number: 15317-PAE-DE-036122972

Bankruptcy Case Number: 18-17281



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 6, 2021, at 5:39 o'clock PM PDT, Michael J Dagrossa completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 8, 2021 By: /s/Ralph Hongria

Name: Ralph Hongria

Title: Credit Counselor